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February 22, 2011

Ms. Kirsten Castaneda, Esq.
Locke Lord et al.
2200 Ross Avenue, Suite 2200
Dallas, TX 75201

VIA FAX ONLY TO (214) 756-8533

RE: IN RE: ORDER FOR FORECLOSURE CONCERNING
BARBARA C. MYERS AND LEEROY MYERS
AND
12215 CAROLA FOREST DRIVE, HOUSTON, TX 77044
AND
LITTON LOAN SERVICING, L.P.

CAUSE NUMBER 2010-36072
129TH JUDICIAL DISTRICT, HARRIS COUNTY, TEXAS

BARBARA C. MYERS AND LEEROY MYERS, PLAINTIFF(S)
V.
LITTON LOAN SERVICING, L.P.
And
BARRETT, DAFFIN, ET. AL, DEFENDANTS
CAUSE NUMBER [NOT YET FILED]
129TH HARRIS COUNTY, TEXAS

Dear Ms. Castaneda:

In our talks in the Dubbert case you were unable to provide me with a high level contact person for all future Litton cases. I am hoping you have one for this account so that I do not have to waste time with Barrett Daffin or Leyh & Payne.

As shown above, there has been a TRCP 736 Application based on a home equity loan. In my initial consultation with Mr. Myers it appears that there are some substantial defects in the loan, aside from the right of rescission violation.

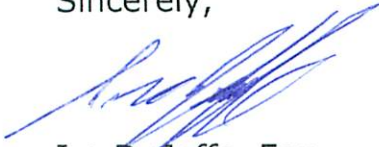
The February 4, 2011, escrow analysis is quite inaccurate.

Beyond those defects, given that the loan was originated by Home 123, and then went to Saxon, and the other various times that it has apparently been transferred I seriously doubt that Litton will be able to provide a complete chain of proper endorsements through all the parties required by the relevant Pooling and Servicing Agreements. I am also sure they will not be able to show that the funds were applied as required by the Deed Of Trust, to interest and principal, before to servicing fees.

Some of the demand letters I have seen have been for in excess of \$17,000.00. This is on a Note with an original balance of just \$50,000.00 and monthly principal and interest of just \$462.52. The current appraised value has dropped to \$50,000.00.

As a courtesy I will not file anything before 3:00 PM on March 1, 2011, giving you time to find me someone in authority I can speak to. If you are unable to do so then this letter will likely become an exhibit to show that my clients have tried to avoid litigation but Litton would not cooperate when they were clearly and obviously wrong.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Ira D. Joffe', with a stylized flourish at the end.

Ira D. Joffe, Esq.

IJ/ms

cc: Mr. & Mrs. Leeroy Myers
12215 Carola Forest Drive
Houston, TX 77044
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